WHAT IS CLAIMED IS:

1.   A method for issuing and redeeming a certificate over a network in conjunction with an interactive voice response system, comprising:

receiving information related to a certificate the user is purchasing over the network;

creating the certificate based on the received information, the certificate including the name of the merchant at which the certificate can be redeemed and a certificate identifier;

transmitting the certificate to the user over the network;

receiving a merchant identification in response to a call from a caller to the interactive voice response system to redeem the certificate;

validating that the merchant identification is valid;

instructing the interactive voice response system to request the caller to enter the certificate identifier if the merchant identification is valid;

receiving the certificate identifier entered by the caller over the network; and

validating the certificate based on the received certificate identifier.

2.   A method according to claim 1, further comprising storing the certificate identifier along with at least some of the received information from the user related to the certificate in a database.

3.   A method according to claim 1, wherein the transmitting includes generating a graphic file of the certificate and sending the graphic file to the user with an electronic mail message.

4.   A method according to claim 1, wherein the merchant identification is an identifier associated with the merchant named in the certificate.

5.   A method according to claim 1, wherein the merchant identification is a telephone number for accessing the interactive voice response system.

6.   A method according to claim 5, wherein validating that the merchant identification is valid includes determining whether the telephone number is present in a database.

7.   A method according to claim 1, further comprising instructing the interactive voice response system to request the caller to call a customer service number if the merchant identification is invalid.

8.   A method according to claim 1, wherein the certificate identifier is entered via a touch tone pad.

9.   A method according to claim 1, wherein validating that the received certificate identifier is valid includes determining whether the certificate identifier is present in a database.

10.   A method according to claim 1, wherein the certificate further includes conditions for redeeming the certificate.

11.   A method according to claim 10, further comprising determining whether the certificate can be redeemed based on the conditions for redeeming the certificate.

12.   A method according to claim 11, further comprising storing the certificate identifier, the merchant identification and the conditions for redeeming the certificate in a database and referring to the database to determine whether the certificate can be redeemed.

13. A system for issuing and redeeming a certificate over a network in conjunction with an interactive voice response system, comprising:

means for receiving information related to a certificate the user is purchasing over the network;

means for creating the certificate based on the received information, the certificate including the name of the merchant at which the certificate can be redeemed and a certificate identifier;

means for transmitting the certificate to the user over the network;

means for receiving a merchant identification in response to a call from a caller to the interactive voice response system to redeem the certificate;

means for validating that the merchant identification is valid;

means for instructing the interactive voice response system to request the caller to enter the certificate identifier if the merchant identification is valid;

means for receiving the certificate identifier entered by the caller over the network; and

means for validating the certificate based on the received certificate identifier.

14. A system according to claim 13, further comprising means for storing the certificate identifier along with at least some of the received information from the user related to the certificate in a database.

15. A system according to claim 13, wherein said means for transmitting includes means for generating a graphic file of the certificate and sending the graphic file to the user with an electronic mail message.

16. A system according to claim 13, wherein the merchant identification is an identifier associated with the merchant named in the certificate.

17.   A system according to claim 13, wherein the merchant identification is a telephone number for accessing the interactive voice response system.

18.   A system according to claim 17, wherein means for validating that the merchant identification is valid includes means for determining whether the telephone number is present in a database.

19.   A system according to claim 13, further comprising means for instructing the interactive voice response system to request the caller to call a customer service number if the merchant identification is invalid.

20.   A system according to claim 13, wherein the certificate identifier is entered via a touch tone pad.

21.   A system according to claim 13, wherein validating that the received certificate identifier is valid includes determining whether the certificate identifier is present in a database.

22.   A system according to claim 13, wherein the certificate further includes conditions for redeeming the certificate.

23.   A system according to claim 22, further comprising means for determining whether the certificate can be redeemed based on the conditions for redeeming the certificate.

24.   A system according to claim 23, further comprising means for storing the certificate identifier, the merchant identification and the conditions for redeeming the

certificate in a database and referring to the database to determine whether the certificate can be redeemed.